

**Amendments in the Specification**

Please amend the Cross-Reference to Related Applications section of the specification, on Page 1, lines 2 – 5, as follows:

This application is related to, and incorporates by reference, U.S. patent application having Ser. No. 10/645,949\_\_\_\_\_, filed August 22, 2003., and entitled "SYSTEM FOR PROVIDING A CHECKLESS CHECKING ACCOUNT" which is filed concurrently herewith and is assigned to the same assignee.